

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

FILED  
U.S. BANKRUPTCY COURT  
02 JAN 28 PM 1:52  
CASE NO. 99-11824  
CHAPTER 7  
DEPUTY

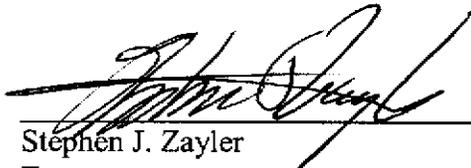
IN RE: )  
WILLIS, JOHN B )  
WILLIS, EDITH C )  
DEBTOR(S) )

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION  
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, the Trustee of the estate of the above-named Debtor(s), certifies under penalty of perjury, to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of his office, that the Trustee has examined all proofs of claims as appropriate in preparation for the proposed distribution, and that the proposed distribution attached herewith is proper and consistent with the law and rules of the court. The Trustee hereby applies for commission and expenses set forth herein and states that they are reasonable and proper.

Therefore, the Trustee respectfully requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: January 7, 2002

  
\_\_\_\_\_  
Stephen J. Zayler  
Trustee

\*\*\*\*\*

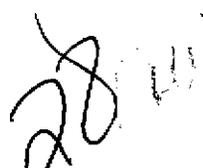
REVIEWED BY THE UNITED STATES TRUSTEE:

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution.

United States Trustee

Date: 1-17-02

By: 



UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: )  
WILLIS, JOHN B ) CASE NO. 99-11824  
WILLIS, EDITH C )  
DEBTOR(S) ) CHAPTER 7

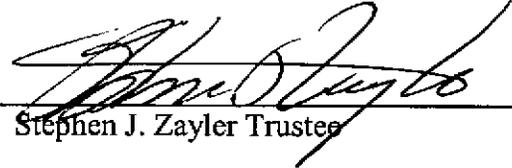
**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION  
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: January 7, 2002

  
Stephen J. Zayler Trustee

**SCHEDULE A-1**

FINAL ACCOUNT AS OF January 7, 2002

|                       |      |            |
|-----------------------|------|------------|
| A. RECEIPTS           |      | \$2,006.86 |
| B. DISBURSEMENTS      |      |            |
| (1) Secured creditors | 0.00 |            |
| (2) Administrative    | 0.00 |            |
| (3) Priority          | 0.00 |            |
| (4) Other             | 0.00 |            |
| TOTAL DISBURSEMENTS   |      | \$0.00     |
|                       |      | <hr/>      |
| BALANCE OF FUNDS      |      | \$2,006.86 |

**TRUSTEE'S FINAL REPORT CASE SUMMARY**

**TRUSTEE:** ZAYLER

COMMENTS:

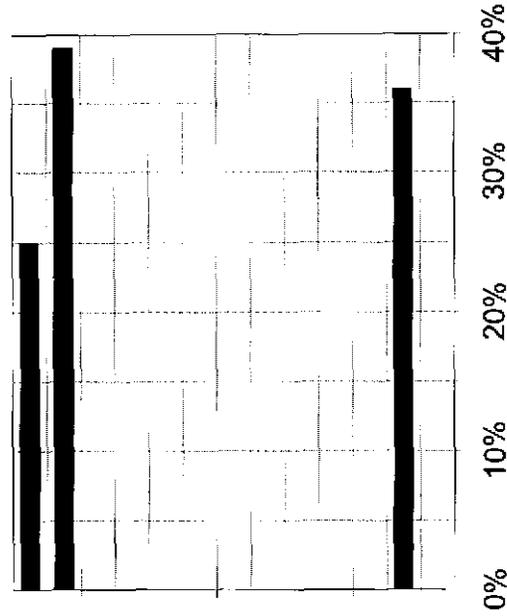
**CASE NAME:** WILLIS, JOHN/EDITH

**CASE NUMBER:** 99-11824

**DATE UST APPROVED:** 01-17-02

**ESTATE INCOME:** \$2,006.86      **TOTAL RECEIPTS:** 100.00%

|                              |        |        |
|------------------------------|--------|--------|
| <b>ESTATE EXPENSES:</b>      |        |        |
| TRUSTEE'S COMMISSION         | 501.72 | 25.00% |
| TRUSTEE'S EXPENSES           | 783.55 | 39.04% |
| FIRM'S PROFESSIONAL FEES     | 0.00   | 0.00%  |
| FIRM'S PROFESSIONAL EXPENSES | 0.00   | 0.00%  |
| OTHER ATTORNEY FEES          | 0.00   | 0.00%  |
| OTHER PROFESSIONAL FEES      | 0.00   | 0.00%  |
| COURT COSTS                  | 0.00   | 0.00%  |
| ESTATE EXPENSES(TAXES, ETC)  | 0.00   | 0.00%  |
| PRIOR CHAPTER COSTS          | 0.00   | 0.00%  |
| SECURED CLAIMS PAID          | 0.00   | 0.00%  |
| PRIORITY CLAIMS PAID         | 0.00   | 0.00%  |
| UNSECURED CLAIMS PAID        | 721.59 | 35.96% |
| OTHER(RETURN TO DEBTOR, ETC) | 0.00   | 0.00%  |



**UNSECURED CLAIMS ALLOWED**

**90,121.03**

**UNSECURED CLAIMS PAID**

**721.59**

**PERCENT RECOVERED FOR UNSECURED**

**0.80%**

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Case No: 99-11824 BPI Judge: BILL PARKER  
 Case Name: WILLIS, JOHN B  
 WILLIS, EDITH C  
 For Period Ending: 01/07/02

Trustee Name: Stephen J. Zayler  
 Date Filed (f) or Converted (c): 10/25/99 (f)  
 341(a) Meeting Date: 12/03/99  
 Claims Bar Date: 08/03/00

| 1   | 2                                  | 3   | 4   | 5                                       | 6   |
|---|------------------------------------|---|---|---|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property) | Petition/<br>Unscheduled<br>Values | Estimated Net Value<br>(Value Determined by Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | Property<br>Abandoned<br>OA=\$54(a) Abandon<br>DA=\$54(g) Abandon | Sale/Funds<br>Received by<br>the Estate | Asset Fully Administered (FA)/<br>Gross Value of Remaining Assets |
| 1. HOMESTEAD  | 25,500.00                          | 0.00  |   | 0.00                                    | FA  |
| 2. CKG. & SAV. ACCT.  | 25.00                              | 0.00  |   | 0.00                                    | FA  |
| 3. HOUSEHOLD GOODS  | 2,500.00                           | 0.00  |   | 0.00                                    | FA  |
| 4. WEARING APPAREL  | 750.00                             | 0.00  |   | 0.00                                    | FA  |
| 5. '98 CHEVROLET LUMINA                                       | 12,000.00                          | 0.00  |   | 0.00                                    | FA  |
| 6. '84 GMC  | 2,000.00                           | 0.00  |   | 0.00                                    | FA  |
| 7. DIAMOND RING (u)   | 0.00                               | 3,000.00  |   | 2,000.00                                | FA  |
| 8. Post-Petition Interest Deposits (u)                        | Unknown                            | N/A   |   | 6.86                                    | Unknown   |

TOTALS (Excluding Unknown Values)

\$42,775.00      \$3,000.00      \$2,006.86      \$0.00  
 (Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Motion to Sell Diamond Ring pending. Claims folder has been requested. No fiduciary tax returns are necessary.

Initial Projected Date of Final Report (TFR): 12/31/01      Current Projected Date of Final Report (TFR): 12/31/01

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 99-11824 BP1  
 Case Name: WILLIS, JOHN B  
 WILLIS, EDITH C  
 Taxpayer ID No: 75-6615786  
 For Period Ending: 01/07/02

Trustee Name: Stephen J. Zayler  
 Bank Name: BANK OF AMERICA  
 Account Number: 3754224184 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 300,000.00  
 Separate Bond (if applicable):

| 1                | 2                  | 3                            | 4                                  | 5             | 6                  | 7                    |
|------------------|--------------------|------------------------------|------------------------------------|---------------|--------------------|----------------------|
| Transaction Date | Check or Reference | Paid To / Received From      | Description Of Transaction         | Deposits (\$) | Disbursements (\$) | Account Balance (\$) |
| 10/18/01         | 7                  | GEM DISTRIBUTING CO.         | BALANCE FORWARD                    |               |                    | 0.00                 |
| 10/31/01         | 8                  | BANK OF AMERICA              | PROCEEDS FROM SALE OF DIAMOND RING | 2,000.00      |                    | 2,000.00             |
| 11/30/01         | 8                  | BANK OF AMERICA              | Interest Rate 2.100                | 0.92          |                    | 2,000.92             |
| 12/31/01         | 8                  | BANK OF AMERICA              | Interest Rate 1.500                | 2.90          |                    | 2,003.82             |
| 01/07/02         | 8                  | BANK OF AMERICA              | Interest Rate 1.500                | 2.55          |                    | 2,006.37             |
| 01/07/02         | 8                  | BANK OF AMERICA              | INTEREST REC'D FROM BANK           | 0.49          |                    | 2,006.86             |
| 01/07/02         |                    | Transfer to acct #3754224294 | Final Posting Transfer             |               | 2,006.86           | 0.00                 |

COLUMN TOTALS  
 Less: Bank Transfers 2,006.86  
 Subtotal 0.00  
 Less: Payments to Debtors 0.00  
 Net 2,006.86

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 99-11824 BPI  
 Case Name: WILLIS, JOHN B  
 WILLIS, EDITH C  
 Taxpayer ID No: 75-6615786  
 For Period Ending: 01/07/02

Trustee Name: Stephen J. Zaylor  
 Bank Name: BANK OF AMERICA  
 Account Number: 3754224294 Checking - Non Interest

Blanket Bond (per case limit): \$ 300,000.00  
 Separate Bond (if applicable):

| 1<br>Transaction Date | 2<br>Check or Reference | 3<br>Paid To / Received From   | 4<br>Description Of Transaction                 | 5<br>Deposits (\$) | 6<br>Disbursements (\$) | 7<br>Account Balance (\$) |
|-----------------------|-------------------------|--------------------------------|---|--------------------|-------------------------|---------------------------|
| 01/07/02              |                         | Transfer from Acct #3754224184 | BALANCE FORWARD<br>Transfer In From MMA Account | 2,006.86           |                         | 0.00<br>2,006.86          |

COLUMN TOTALS  
 Less: Bank Transfers 2,006.86  
 Subtotal 2,006.86  
 Less: Payments to Debtors 0.00  
 Net 0.00

TOTAL - ALL ACCOUNTS  
 Money Market - Interest Bearing - 3754224184 2,006.86  
 Checking - Non Interest - 3754224294 0.00

NET DISBURSEMENTS 0.00  
 NET DEPOSITS 2,006.86  
 ACCOUNT BALANCE 2,006.86

**SCHEDULE B**

**APPLICATION FOR COMPENSATION**

**COMPUTATION OF COMMISSIONS**

|          |            |                      |          |
|----------|------------|----------------------|----------|
| Receipts | \$2,006.86 | 25% of First \$5,000 | \$501.72 |
| Less     | -\$5,000   | ( \$1,250.00 Max)    |          |
| Balance  | \$0.00     | 10% of Next \$45,000 | \$0.00   |
| Less     | -\$45,000  | ( \$4,500.00 Max)    |          |
| Balance  | \$0.00     | 5% of Next \$950,000 | \$0.00   |
| Less     | -\$950,000 | ( \$47,500.00 Max)   |          |
| Balance  | \$0.00     | 3% of Balance        | \$0.00   |

TOTAL COMPENSATION REQUESTED \$501.72

**TRUSTEE EXPENSES:**

|  |                                  |                 |
|--|----------------------------------|-----------------|
| Premium on Trustee's Bond                          |                                  | \$0.00          |
| Travel (0.00 at 0.00cents per mile)                |                                  | \$0.00          |
| Copies (826.00 page at 0.25 cents per copy)        |                                  | \$206.50        |
| Postage  |                                  | \$67.04         |
| Telephone Charges                                  |                                  | \$14.40         |
| Clerical/Secretarial (9.00 hrs. at 15.00 per hour) |                                  | \$135.00        |
| Paralegal/Assistance (4.60 hrs. at 50.00 per hour) |                                  | \$230.00        |
| Supplies/Stationary                                |                                  | \$2.05          |
| Distribution Expenses                              |                                  | \$0.00          |
| Miscellaneous                                      | <i>Travel 290 @ .35 = 101.50</i> | \$128.56        |
|  | <i>Appraisal 27.06 = 128.56</i>  |                 |
| <b>TOTAL EXPENSES</b>                              |                                  | <b>\$783.55</b> |

Records : Trustee did not take possession of X  
 business or personal records of Debtor. \_\_\_\_\_

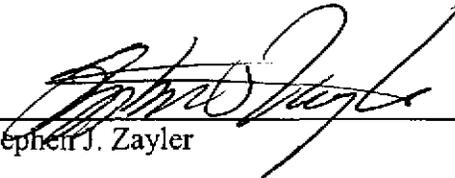
Notice given debtor on  
 to pick up business or personal records  
 in hands of Trustee. \_\_\_\_\_

THE STATE OF TEXAS )

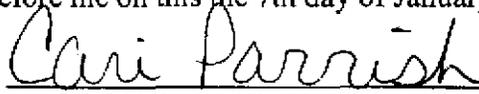
COUNTY OF )

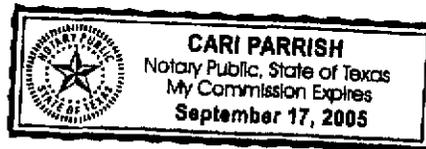
BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the John and Edith Willis bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, sold diamond ring, spoke to numerous creditor, and had numerous conferences and correspondence with the debtor, the debtors' attorney and the attorneys for the Trustee. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

  
\_\_\_\_\_  
Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 7th day of January, 2002.

  
\_\_\_\_\_  
NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

January 27, 2000 - Telephone conference with Lynn Saarien (attorney for American Express) regarding possible Section 523 or 727 actions; providing creditors account information to Trustee for review of property Trustee for review of property purchased, but not scheduled;  
(SC - .20)

January 28, 2000 - Conference with Trustee regarding assets of case and status of administration;  
(RA - .20)

February 15, 2000 - Telephone conference with Edith at Gordon's Jewelers regarding Trustee's request for information;  
(RA - .10)

February 25, 2000 - Correspondence to Debtor's regarding Turnover of jewelry;  
(RA - .20)

February 25, 2000 - Correspondence for Second Request of account for Visa, Texaco, Target, Sears, Home Dept, Merrick Sutherlands, Provident, Palais Royal, Newport, Master Card, JcPenny, Gordons, Friedmans, First USA, First Consumers National Bank, Discover, Dillards, Bealls, Bank Card, Bank First;  
(CP - 1.50)

February 29, 2000 - Conference with Jackie Green (Texaco PAW Employees ICU) regarding Ordering Debtor's account statements;  
(RA - .20)

February 29, 2000 - Receive and review account statements for information on possible unclaimed funds with Texas State Comptroller;  
(RA - .20)

March 2, 2000 - Telephone conference with John Willis regarding Trustee's request to Turnover 1k Ring;  
(RA - .10)

March 27, 2000 - Receive and calendar Notice of Appearance filed by Ronald Fancher;  
(SC - .10)

April 20, 2000 - Load assets, lien, and exemption information;  
(RA - .40)

May 4, 2000 - Prepare Trustee's Notice to Set Bar Date;  
(RA - .10)

May 10, 2000 - Receive and calendar Order Fixing Last Date to file Proof of Claim;  
(RA - .10)

July 5, 2000 - Telephone conference with Maida and Associates regarding scheduling deposition;  
(SC - .10)

July 5, 2000 - Telephone conference with McCallum & Associates to schedule Court Reporter;  
(SC - .10)

July 18, 2000 - Correspondence to American Express requesting original change slips;  
(SB - .20)

July 20, 2000 - Conference with Beckett and Lee regarding Amex does not have acutal change slips need to contact merchants;  
(RA - .10)

July 21, 2000 - Correspondence to Zales in Port Arthur requesting acutal sales receipts;  
(SB - .20)

July 21, 2000 - Correspondence to Gordon's in Pt. Arthur requesting acutal sales receipts;  
(SB - .20)

July 21, 2000 - Correspondence to JcPenny #2137 in Pt. Arthur requesting acutal sales receipts;  
(SB - .20)

July 21, 2000 - Correspondence to Zales #4451 in Pt. Arthur requesting acutal sales receipts;  
(SB - .20)

July 21, 2000 - Correspondence to Gordon's #4451 in Baytown requesting acutal sales receipts;  
(SB - .20)

July 21, 2000 - Correspondence to Friedman's in Beaumont requesting acutal sales receipts;  
(SB - .20)

July 21, 2000 - Correspondence to Goldtime in Pt. Arthur requesting acutal sales receipts;  
(SB - .20)

July 21, 2000 - Correspondence to Zales #1694 requesting acutal sales receipts;  
(SB - .20)

July 24, 2000 - Telephone conference with Ann at Gordon's Store in Pt. Arthur about procedure in getting us information we need;  
(SB - .10)

July 24, 2000 - Telephone conference with Ann at Gordon's in Pt. Arthur regarding Edith and procedure as to getting information I requested;  
(SB - .10)

July 25, 2000 - Correspondence to Zale's Corporate office requeustign original sales receipts;  
(SB - .20)

July 25, 2000 - Correspondence to Gordon's Corporate office requesting original sales receipts;  
(SB - .20)

July 31, 2000 - Telephone conference with manager at Penny's in reference to letter;  
(SB - .10)

July 31, 2000 - Telephone conference with manager at Penny's regarding Mrs. Willis employment and sales purchases;  
(SB - .10)

August 1, 2000 - Telephone conference with Penny's regarding additional information about Mrs. Willis;  
(SB - .10)

August 23, 2000 - Telephone conference with Kim at Penny's wanting update on if Edith is same as Eith that works for her;  
(SB - .10)

September 29, 2000 - Review file for status of administration;  
(RA - .10)

August 7, 2001 - Telephone conference with Dennis Alter regarding ring (Alter's Jewelry);  
(SC - .10)

August 14, 2000 - Telephone conference with Alter's Gem Jewelry arrange meeting for Stephen J. Zayler;  
(SC - .10)

August 14, 2000 - Telephone conference with B. alter regardign information Stephen J. Zayler left for him on ring. He is going to fax or email his response;  
(CP - .10)

August 20, 2000 - Telephone conference with Bryan Alter regarding offer to purchase ring;  
(SC - .10)

September 28, 2000 - Request Claims Folder;  
(RA - .20)

September 28, 2000 - Transmit Order to Bryan Alter to send cehck for sale of ring;  
(CP - .10)

October 18, 2001 - Prepare deposit, post, and transmit;  
(CP - .10)

October 18, 2001 - Preparation of Receipt of Funds;  
(CP - .10)

October 27, 2001 - Receive and review bank stamped deposit slip;  
(RA - .10)

November 16, 2001 - Reconcile Bank Statement;  
(MR - .10)

December 13, 2001 - Reconcile Bank Statement;  
(MR - .10)

December 21, 2001 - Correspondence to Court returning Claims Folder;  
(CP - .20)

December 27, 2001 - Prepare Request for Court Costs;  
(CP - .20)

January 3, 2002 - Receive and review Court Costs;  
(CP - .10)

January 3, 2002 - Compile Trustee's Report for submission to U.S.  
Trustee;  
(CP - .30)

January 7, 2001 - Transfer funds from MMA to checking account at Bank  
of America and post accrued interest;  
(CP - .20)

RECAP OF SECRETARIAL & CLERICAL TIME:

|                 |   |           |   |                 |   |              |
|-----------------|---|-----------|---|-----------------|---|--------------|
| REBECCA ALLEN   | - | 2.10 hrs. | @ | \$15.00/per hr. | = | \$31.50      |
| SHERRY CARNLEY  | - | .80 hrs.  | @ | \$15.00/per hr. | = | 12.00        |
| CARI PARRISH    | - | 2.90 hrs. | @ | \$15.00/per hr. | = | 43.50        |
| MILLIE REEVES   | - | .20 hrs.  | @ | \$15.00/per hr. | = | 3.00         |
| SANDY BELSCHNER | - | 3.00 hrs. | @ | \$15.00/per hr. | = | <u>45.00</u> |
| TOTAL:          |   | 9.00 hrs. | @ | \$15.00/per hr. | = | \$135.00     |

bankrupt.trustee.paraleg.phillips

ITEMIZATION OF PARALEGAL TIME

January 12, 2000 - Prepare Trustee's Motion to Extend Time for filing Objection to Discharge with Order;  
(SC - 1.00)

March 30, 2000 - Prepare Second Motion to Extend Time for filing Objection to Discharge with Order;  
(SC - .80)

July 5, 2000 - Prepare Notice of 2004 Exam of Edith Willis;  
(SC - .90)

July 5, 2000 - Prepare Notice of 2004 Exam of John Willis;  
(SC - .90)

August 22, 2001 - Prepare Trustee's Application for Authority to Sell Property (Diamond Ring);  
(SC - 1.00)

RECAP OF PARALEGAL TIME:

SHERRY CARNLEY (SC) - 4.60 hrs. @ \$50.00/per hr. = \$230.00

TOTALS: 4.60 hrs. @ \$50.00/per hr. \$230.00

RESUMES OF PARALEGAL ASSISTANTS TO THE TRUSTEE

Sherry Carnley

Employed by the Trustee December 1, 1994. Has 18 years broad legal experience in all areas of law.

Her duties performed for the Trustee include organizing files, preparation of various pleadings including applications and motions in contested matters, principal assistant to the attorney for the Trustee in the preparation of adversary proceeding complaints, discovery, pre-trial and post-trial pleadings, preparing monthly reports in operating Chapter 7's, principally responsible for assisting with the location, collection, and disposition of assets, assisting in the collection of sale proceeds and accounts receivable, answering general questions from creditors, preparation of correspondence, preparation of objections to claims, preparation of various miscellaneous and other legal documents.

SCHEDULE C  
EXPENSES OF ADMINISTRATION

|   | (1) Amount<br>Claimed | (2) Amount<br>Allowed | (3) Previously<br>Paid | (4) Due    |
|---|-----------------------|-----------------------|------------------------|------------|
| 1. 11 U.S.C. Sec. 507(a)(1)<br>Court Costs and Fees                         | 0.00                  | 0.00                  | 0.00                   | 0.00       |
| 2. 11 U.S.C. Sec. 503(b)(1)(a)<br>Preservation of Estate                    | 0.00                  | 0.00                  | 0.00                   | 0.00       |
| 3. 11 U.S.C. Sec. 503(b)(2)<br>Post-Petition taxes and related<br>penalties | 0.00                  | 0.00                  | 0.00                   | 0.00       |
| 4. 11 U.S.C. Sec. 503(b)(2)<br>Compensation and<br>Reimbursements           |                       |                       |                        |            |
| A. Trustee – Compensation   | 501.72                | 501.72                | 0.00                   | 501.72     |
| B. Trustee – Expense  | 783.55                | 783.55                | 0.00                   | 783.55     |
| BkMk3   |                       |                       |                        |            |
| 5. Court Special Charges (Excess<br>Notices)                                | 0.00                  | 0.00                  | 0.00                   | 0.00       |
| 6. United States Trustee Fees   | 0.00                  | 0.00                  | 0.00                   | 0.00       |
| BkMk6   |                       |                       |                        |            |
| TOTALS:   | \$1,285.27            | \$1,285.27            | \$0.00                 | \$1,285.27 |

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS**

In Re:  
John B. Willis  
Edith C. Willis  
Debtor(s)

Case No: 99-11824 bp  
Chapter: 7

U.S. Bankruptcy Court  
FILED  
02 JAN -2 PM 5:09  
U.S. BANKRUPTCY COURT  
BY \_\_\_\_\_ DEPUTY

**BILL OF COURT COSTS**

To: **Stephen J. Zayler**  
**P.O. Box 150743**  
**Lufkin, TX 75915-0743**

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are due and owing, pursuant to 28 USC Section 1930, in the above case in the amount of **\$0.00**.

These costs are itemized as follows:

**NOTICES**

\$ .25 per notice in excess of 50 notices mailed prior to 1/1/87. \$  
\$ .50 per notice for all notices mailed 1/1/87 between 1/1/98. \$

**NOTE:** For Chapter 7 cases filed after 12/1/92, there will be **NO NOTICE FEES.**  
(Do Not Bill for \$.50 per notice)

**NOTE:** For all other chapters filed after 1/1/98, there will be **NO NOTICE FEES.** (Do Not Bill for \$.50 per notice)

**PROCESSING CLAIMS**

**NOTE:** Eliminated is the fee of \$.25 for clerical processing of each claim in excess of 10 in cases filed under the Act or Code.

**DEFERRED ADVERSARY FILING FEES**

0 Chapter 7 Adversary Proceeding filed @ \$120.00/150.00 each. \$

**NOTE:** For all Adversary Proceedings filed after 12/18/96 the filing fee is \$150.00.

**TOTAL AMOUNT DUE \$0.00**

Check to be made payable to Clerk, U.S. Bankruptcy Court  
Date: 1/2/02

**JAMES D. TOKOPH**  
Clerk of Court

By: *P. English*  
Deputy Clerk

**NOTE:** For Chapter 11 Cases Only: Court costs are due on or before the confirmation hearing. The Judge will confirm that these cases have been paid at the hearing.

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SCHEDULE D

SECURED CLAIMS

| Claim no. | Amount Claimed | Amount Not Determined | Amount Allowed | Previously Paid | Due  |
|-----------|----------------|-----------------------|----------------|-----------------|------|
| TOTALS    | 0.00           |                       | 0.00           | 0.00            | 0.00 |

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IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No. Name of Creditor

Claim No. Name of Creditor



EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 99-11824  
Debtor Name: WILLIS, JOHN B

Page 1  
Claim Type Sequence

Date: January 07, 2002

| Code #             | Creditor Name & Address   | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------------|---|-------------|-------|----------------|--------------|---------------|
| 00001<br>070<br>UC | Providian<br>Attn: Bankruptcy<br>P.O. Box 24505<br>Oakland, CA 94623-1505           | Unsecured   |       | \$1,456.37     | \$0.00       | \$1,456.37    |
| 00002<br>070<br>UC | Richard Bowling<br>3133 Saba<br>Pt. Neches, TX 77651                                | Unsecured   |       | \$250.00       | \$0.00       | \$250.00      |
| 00003<br>070<br>UC | American Express<br>c/o Becket & Lee LLP<br>P.O. Box 3001<br>Malvern, PA 19355-0701 | Unsecured   |       | \$46,480.31    | \$0.00       | \$46,480.31   |
| 00004<br>070<br>UC | American Express<br>c/o Becket & Lee LLP<br>P.O. Box 3001<br>Malvern, PA 19355-0701 | Unsecured   |       | \$8,406.60     | \$0.00       | \$8,406.60    |
| 00005<br>070<br>UC | Merrick Bank<br>P.O. Box 23356<br>Pittsburgh, PA 15122                              | Unsecured   |       | \$1,208.01     | \$0.00       | \$1,208.01    |
| 00006<br>070<br>UC | Sears Roebuck & Co.<br>P.O. Box 7901<br>Des Moines, IA 50322-9401                   | Unsecured   |       | \$2,382.95     | \$0.00       | \$2,382.95    |
| 00007<br>070<br>UC | Montgomery Ward<br>c/o GE Capital<br>P.O. Box 103104<br>Roswell, GA 30076           | Unsecured   |       | \$2,616.15     | \$0.00       | \$2,616.15    |
| 00008<br>070<br>UC | Home Depot<br>c/o GE Capital<br>P.O. Box 103104<br>Roswell, GA 30076                | Unsecured   |       | \$4,202.83     | \$0.00       | \$4,202.83    |
| 00009<br>070<br>UC | Lowe's<br>c/o GE Capital<br>P.O. Box 103104<br>Roswell, GA 30076                    | Unsecured   |       | \$947.82       | \$0.00       | \$947.82      |
| 00010<br>070<br>UC | Newport<br>5000 City Line Road<br>Hampton, VA 23661                                 | Unsecured   |       | \$366.56       | \$0.00       | \$366.56      |
| 00011<br>070<br>UC | Gulf Credit Union<br>P.O. Box 848<br>Groves, TX 77619                               | Unsecured   |       | \$1,110.31     | \$0.00       | \$1,110.31    |
| 00012<br>070<br>UC | Texaco Credit Union<br>4401 Hwy. 73 E.<br>Port Arthur, TX 77642                     | Unsecured   |       | \$3,981.33     | \$0.00       | \$3,981.33    |
| 00013<br>070<br>UC | Texaco Credit Union<br>4401 Hwy. 73 E.<br>Port Arthur, TX 77642                     | Unsecured   |       | \$4,229.41     | \$0.00       | \$4,229.41    |
| 00014<br>070<br>UC | MBNA America Bank N.A.<br>P.O. Box 15168 MS 1421<br>Wilmington, DE 19850            | Unsecured   |       | \$7,731.30     | \$0.00       | \$7,731.30    |

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 99-11824  
Debtor Name: WILLIS, JOHN B

Page 2  
Claim Type Sequence

Date: January 07, 2002

| Code #             | Creditor Name & Address  | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------------|--|-------------|-------|----------------|--------------|---------------|
| 00015<br>070<br>UC | Dillards<br>P.O. Box 740933<br>Dallas, TX 75374                          | Unsecured   |       | \$712.62       | \$0.00       | \$712.62      |
| 00016<br>070<br>UC | Discover<br>(Greenwood Trust Co.)<br>P.O. Box 8003<br>Hilliard, OH 43026 | Unsecured   |       | \$4,038.46     | \$0.00       | \$4,038.46    |
| Case Totals:       |  |             |       | \$90,121.03    | \$0.00       | \$90,121.03   |

Code #: Trustee's Claim Number, Priority Code, Claim Type

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: )  
WILLIS, JOHN B ) CASE NO. 99-11824  
WILLIS, EDITH C )  
DEBTOR(S) ) CHAPTER 7

TRUSTEE'S REPORT OF  
PROPOSED FINAL DISTRIBUTIONS

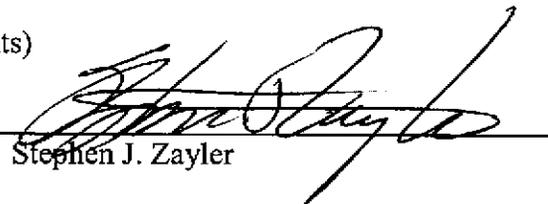
The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

|   |            |
|---|------------|
| 1. BALANCE ON HAND  | \$2,006.86 |
| 2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)                  | \$1,285.27 |
| 3. SECURED CLAIMS TO BE PAID * (note)                           | \$0.00     |
| 4. PRIORITY CLAIMS TO BE PAID * (note)                          | \$0.00     |
| 5. UNSECURED CLAIMS TO BE PAID * (note)                         | \$721.59   |
| 6. OTHER DISTRIBUTIONS TO BE PAID * (note)                      | \$0.00     |
| 7. TOTAL DISTRIBUTIONS TO BE MADE<br>(Sum of lines 2 through 6) | \$2,006.86 |
| 8. ZERO BALANCE AFTER ALL DISTRIBUTIONS<br>(Line 1 less line 7) | \$0.00     |

\* (See attached schedule of payees and amounts)

 (Trustee)  
Stephen J. Zayler

## PROPOSED DISTRIBUTION

Case Number: 99-11824

Page 1

Date: January 7, 2002

Debtor Name: WILLIS, JOHN B \ WILLIS, EDITH C

| Claim #           | Payee Name                               | Class | Priority | Amount      | Paid to Date | Claim Balance | Proposed Pymt | Funds Remaining |
|-------------------|--|-------|----------|-------------|--------------|---------------|---------------|-----------------|
| Beginning Balance |  |       |          |             |              |               |               | \$2,006.86      |
|                   | Stephen J. Zayler - Fees<br>COMPENSATION | Admin |          | \$501.72    | \$0.00       | \$501.72      | \$501.72      | \$1,505.14      |
|                   | Stephen J. Zayler - Exp<br>EXPENSES      | Admin |          | \$783.55    | \$0.00       | \$783.55      | \$783.55      | \$721.59        |
| 00001             | Providian                                | Unsec | 070      | \$1,456.37  | \$0.00       | \$1,456.37    | \$11.66       | \$709.93        |
| 00002             | Richard Bowling                          | Unsec | 070      | \$250.00    | \$0.00       | \$250.00      | \$2.00        | \$707.93        |
| 00003             | American Express                         | Unsec | 070      | \$46,480.31 | \$0.00       | \$46,480.31   | \$372.16      | \$335.77        |
| 00004             | American Express                         | Unsec | 070      | \$8,406.60  | \$0.00       | \$8,406.60    | \$67.31       | \$268.46        |
| 00005             | Merrick Bank                             | Unsec | 070      | \$1,208.01  | \$0.00       | \$1,208.01    | \$9.67        | \$258.79        |
| 00006             | Sears Roebuck & Co.                      | Unsec | 070      | \$2,382.95  | \$0.00       | \$2,382.95    | \$19.08       | \$239.71        |
| 00007             | Montgomery Ward                          | Unsec | 070      | \$2,616.15  | \$0.00       | \$2,616.15    | \$20.95       | \$218.76        |
| 00008             | Home Depot                               | Unsec | 070      | \$4,202.83  | \$0.00       | \$4,202.83    | \$33.65       | \$185.11        |
| 00009             | Lowe's                                   | Unsec | 070      | \$947.82    | \$0.00       | \$947.82      | \$7.59        | \$177.52        |
| 00010             | Newport                                  | Unsec | 070      | \$366.56    | \$0.00       | \$366.56      | \$2.94        | \$174.58        |
| 00011             | Gulf Credit Union                        | Unsec | 070      | \$1,110.31  | \$0.00       | \$1,110.31    | \$8.89        | \$165.69        |
| 00012             | Texaco Credit Union                      | Unsec | 070      | \$3,981.33  | \$0.00       | \$3,981.33    | \$31.88       | \$133.81        |
| 00013             | Texaco Credit Union                      | Unsec | 070      | \$4,229.41  | \$0.00       | \$4,229.41    | \$33.86       | \$99.95         |
| 00014             | MBNA America Bank N.A.                   | Unsec | 070      | \$7,731.30  | \$0.00       | \$7,731.30    | \$61.90       | \$38.05         |
| 00015             | Dillard's                                | Unsec | 070      | \$712.62    | \$0.00       | \$712.62      | \$5.71        | \$32.34         |
| 00016             | Discover                                 | Unsec | 070      | \$4,038.46  | \$0.00       | \$4,038.46    | \$32.34       | \$0.00          |
| << Totals >>      |  |       |          | \$91,406.30 | \$0.00       | \$91,406.30   | \$2,006.86    | \$0.00          |

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: JOHN B. & EDITH C. / BANKRUPTCY CASE: 99-11824  
WILLIS /  
/ CHAPTER 7

**NOTICE OF FILING OF FINAL REPORT OF TRUSTEE.  
APPLICATION FOR COMPENSATION AND PROPOSED DISTRIBUTIONS**

NOTICE IS GIVEN that the Trustee's Final Report and Account, report of Proposed Final Distribution and Applications for Compensation have been filed. These documents are available for public inspection at the office of the Bankruptcy Clerk, 300 Willow, Suite 100, Beaumont, Texas 77701, or at the trustee's office whose name and address is as follows:

STEVE ZAYLER 123 E. LUFKIN PO BOX 150743 LUFKIN, TX 75915

The following Applications for Compensation have been filed:

| <u>Applicants</u>                           | <u>Fees Requested</u> | <u>Expenses Requested</u> |
|---|-----------------------|---------------------------|
| <u>STEVE ZAYLER</u><br>Trustee              | <u>501.72</u>         | <u>783.55</u>             |
| <u>STEVE ZAYLER</u><br>Attorney for Trustee | <u>0.00</u>           | <u>0.00</u>               |
| <u>U. S. Bankruptcy Court</u>               | <u>0.00</u>           | <u>0.00</u>               |

The trustee's account shows:

| <b>Total Receipts</b> | <b>Total Disbursements</b> | <b>Balance</b>    |
|-----------------------|----------------------------|-------------------|
| <u>\$ 2006.86</u>     | <u>\$ 0.00</u>             | <u>\$ 2006.86</u> |

In addition to the commissions and fees that may be allowed by the Court, liens and priority claims which must be paid in advance of general creditors have been allowed in the total amount of \$ 0.00; general unsecured claims have been allowed in the amount of \$ 90121.03.  
The debtor has/has not been discharged.

Written objections to the Final Report, Application for Compensation and/or proposed Distributions must be filed with the Clerk of the Court and served on the trustee at the above mentioned address within 30 days from the date of this notice. If no objections are filed, the Court may consider the Report and Applications without hearing. If objections are filed, a hearing will be held on \_\_\_\_\_

at \_\_\_\_\_

Date: \_\_\_\_\_

**JAMES D. TOKOPH**, Clerk of Court

By: \_\_\_\_\_  
Deputy Clerk

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: )  
WILLIS, JOHN B ) CASE NO. 99-11824  
WILLIS, EDITH C )  
DEBTOR(S) ) CHAPTER 7

**ORDER ALLOWING TRUSTEE'S FINAL APPLICATION FOR COMPENSATION  
AND APPROVING TRUSTEE'S FINAL REPORT AND PROPOSED DISTRIBUTION**

ON THIS DAY came on for consideration the Trustee's Final Report filed by Stephen J. Zayler, the duly appointed Chapter 7 Trustee. The Court finds that notice of this hearing has been given as required by the Bankruptcy Rules. Upon due consideration, the Court finds that cause exists which justifies the entry of the following order:

**IT IS THEREFORE ORDERED** that the Chapter 7 Trustee's final application for compensation in the amount of **\$501.72** and for reimbursement of expenses in the amount **\$783.55** is **Granted**.

**IT IS FURTHER ORDERED** that the Trustee's Final Report is approved as submitted by the Chapter 7 Trustee, including approval of the payment of the following fees and charges assessed against the Estate under Chapter 123 of title 28 of the United States Code.

| <b><u>FEES/CHARGES</u></b>   | <b><u>PROPOSED PAYMENT</u></b> |
|------------------------------|--------------------------------|
| Clerk Noticing/Claim Fees    | \$0.00                         |
| Unpaid Adversary Filing Fees | \$0.00                         |
| Unpaid Quarterly Fees        | \$0.00                         |

**IT IS FURTHER ORDERED** that the Chapter 7 Trustee shall make final distribution of the amounts set forth in the Trustee's Final Report as approved by this Court and shall file a Supplemental Final Report and Account together with such bank statements as are necessary to document a zero balance in all Estate accounts, following compliance with Section 347(a) of the Bankruptcy Code and Bankruptcy Rule 3011, if applicable.

SIGNED this the \_\_\_\_\_ day of \_\_\_\_\_, 2002.

\_\_\_\_\_  
BANKRUPTCY JUDGE